



City of Arts & Innovation

Business First



ExploreRiverside.com

BUSINESS RESOURCE GUIDE



City of Arts & Innovation

Riverside Puts Business First!

Dear Business Owner/Entrepreneur,

Riverside is a great place to start or grow your business and the City of Riverside's Office of Economic Development is here to help. Located in the fastest-growing economic region in the State, this award-winning City is ranked #1 among all Inland Empire cities in virtually every economic indicator; including number of jobs, number of businesses, amount of available office space and assessed valuation. Riverside has seen tremendous investment over the last 10 years resulting in an increasingly affluent and educated population and diversified industry clusters, all vital qualities for economic stability and long-term prosperity.

Yet perhaps as important to your business today as any statistical data about the City, is Riverside's economic development approach and business friendly philosophy. Through our Business First Program we strive to provide efficient, personalized customer service in every City Department, every day, to every customer. Business First is our dedication to giving small businesses, large companies and budding entrepreneurs alike the tools, information and guidance they need to thrive and create jobs in Riverside.

The strength of our local businesses plays an integral role in the overall economic health of our City, so we are serious about helping you succeed. This comprehensive website represents a commitment to meeting your need for information, assistance and support. We salute the demonstrated ingenuity, creativity and perseverance necessary to become a successful business owner.

Sincerely,

Deanna Lorson
Assistant City Manager



Business Resource Guide

3900 Main Street, Riverside CA 92522 • 1.877.748.7433 • www.riversideca.gov

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Demographic Information

Incorporated in 1883, the City of Riverside, California, is an exciting, diverse urban center situated in the heart of Southern California. With a population of just over 300,000 people, Riverside currently ranks as the 12th largest city in California and the 6th largest in Southern California. The City is home to four internationally recognized colleges and universities, including the prestigious University of California, Riverside.

Population

Population.....	308,511 ¹
Households.....	91,932 ²
Families.....	65,615 ²
Average Household Size.....	3.18 ²
Owner Occupied Housing Units.....	51,185 ²
Renter Occupied Housing Units.....	40,747 ²
Median Age.....	30.7 ²

Income

Average Household Income, 2010.	\$69,601 ²
Per Capita Income, 2010.....	\$22,405 ²

Retail Sales

Taxable Sales, 2010.....	\$3.7 Billion ³
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Labor Force

Total Labor Force, July 2012.....	165,800 ⁴
Total Jobs, 4Q 2011.....	147,516 ⁴

Home Sales

Median Home Price, Single Family Residence (Oct. 2011).....	\$196,500 ⁵
Median Home Price, Condominiums (Oct. 2011).....	\$115,429 ⁵
CA Home Sale Price, Median (June 2012)	\$190,000 ⁵

¹California Department of Finance

²ESRI 2010

³California Board of Equalization

⁴State of California Employment Development Dept.

⁵DQ News- LA Times Chart

Riverside Snapshot

Size

- 12th largest city in California
- Miles covered: 81.51 Sq. Miles
- Residents: 308,511
- Population Growth 2000-2010: 1.3%

Climate

- Average high temperature: 79 degrees
- Sunny days per year: 277

Livable Community

- Distinctive neighborhoods: 26
- Diverse housing: from downtown live-work lofts to multi-acre horse and agriculture properties
- Parks: 55
- Hiking or walking trails: 17 miles

Education

- K-12 students: 62,000
- College students: 55,000
- Educational institutions 2 public school districts, 1 charter school 30 private k-12 schools, 1 California School for the Deaf, 1
- Sherman Indian High School, 1 community college system, 1 land-grant public research university, 2 private universities

Arts, Culture, & Entertainment

- Museums: 8
- Performing arts venues: 12
- Art galleries: 11
- Festivals and community gatherings: 20, including Festival of Lights, Mariachi Festival, International Film Festival, Easter Sunrise Service, Ghostwalk Riverside, and the Mayor's Ball for the Arts

Recent Awards

- 2012: Top Intelligent Community of the Year
- 2012: Playful City USA Award (4th year)
- 2012: Top Most Affordable U.S. City to Visit
- 2011: Top Digital City in the United States (5th year)
- 2011: Top 7 Intelligent Communities of the Year
- 2011: Smart21 Communities Award (4th year)
- 2011: Newsweek, 3rd Top Performing City in the Nation
- 2011: Best Performing Metros, Summer 2011
- 2011: MarCom Award, Riverside Government TV public service announcements

Leading Employers⁶

Total Employment

County of Riverside	11,187
Riverside Unified School District	5,580
University of California, Riverside	5,554
Kaiser Permanente	4,500
City of Riverside	2,687
Riverside Community College District	2,087
Riverside Community Hospital	1,880
Alvord Unified School District	1,654
Riverside County Office of Education	1,627
Fresh & Easy Neighborhoods Market, Inc	1,402
Parkview Community Hospital	1,350
K&N Engineering, Inc	650
Goodrich Aerospace	641
Riverside Transit Agency	633
Riverside Medical Clinic	600
Mission Inn Hotel & Spa	497
The Press Enterprise	470
Pepsi Cola Bottling Company	456
AMA Plastics	425
California School for the Deaf	389

⁶ InfoUSA 2011

Leading Employers⁶

Total Employment

AFVW Health Center	350
Luxfer Inc.	350
Riverside Nissan	320
Pacific Production Plumbing	300
Nordstrom, Inc	300
Home Depot	260
220 Laboratories	250
American Medical Response	250
Walters Auto Sales & Service	250
Caddock Electric Inc.	250
Johnson Machinery	250
Bourns Inc	175

⁶ InfoUSA 2011

Business Resources

City of Riverside Programs & Incentives

Office of Economic Development

877.RIV.SIDE (877.748.7433)

3900 Main Street, 7th Floor

Riverside, CA 92522

www.ExploreRiverside.com

The City of Riverside's Office of Economic Development administers several programs aimed at assisting local businesses and encouraging entrepreneurial investment.

- **Technology Ombudsman**

Whether the need is access to capital, site selection assistance, or networking with local leaders; the Technology Ombudsman's goal is to support the growth of local technology companies, entrepreneurs and start-ups. The Technology Ombudsman acts as a concierge to existing tech companies as well as those looking to establish a presence in Riverside, providing a critical single point of contact for a variety of services. The Technology Ombudsman is one of several resources the City has committed to help innovation succeed and allow Riverside to become a center of high technology in the region.

For more information, contact Greg Lee at 951.826.5145

- **Business Liaison**

The Business Liaison provides a customized, efficient service model dedicated to giving small businesses, large companies and budding entrepreneurs alike the personalized attention they need when navigating City processes. Whether a business is relocating, expanding or developing a new project in the City of Riverside, the Business Liaison becomes a reliable single point of contact through every stage of the process from site selection and resource recommendations through permitting and final inspections.

For more information, contact Sherry Shimshock at 951.826.2433

City of Riverside Programs

- **Site Location Assistance**

Based on criteria provided by the business customer, we can pull together a list of potential sites for consideration, advise on zoning code and provide feedback about the need for additional permitting measures that can help the customer compare sites knowledgeably and make the best decision for their business location.

• Inclusive Marketing Campaign/Business Promotion

Through an ongoing series of Citywide promotional campaigns including an initiative to encourage local shopping, electronic and mail delivery City newsletters, organizing special business fairs and receptions and regular City Council business recognition presentations, the City of Riverside proudly promotes and supports local businesses. Current promotional campaigns include:

- ShopRiverside
- Economic Success Presentations
- Riverside Outlook
- Bi-Annual Business Receptions

• Fast–Track Permitting & Review

The Fast-Track Processing Team is composed of department heads or representatives with decision-making authority to “fast-track” the permitting process of commercial and industrial projects along with no overtime charges for weekend inspections during the construction and/or tenant improvement installation process for qualified projects.

• Pre-Development Meeting

Available to businesses as part of the Business Ombudsman services, this program pulls together the critical team members from each department to review and advise the business customer before plans are submitted for tenant improvements or new construction projects.

City of Riverside Incentives

- **Small Business Guarantee**

The City has partnered with SoCal Reinvestment CDFI to improve access to capital for Riverside's small businesses. The program helps qualified businesses obtain small business loans.

- **Internship Placement**

Riverside EDvantage

The City of Riverside assists local businesses in obtaining skilled interns and in designing quality internship programs through Riverside EDvantage; a citywide internship program.

- **Commercial Improvement Program**

The CIP provides businesses located within designated redevelopment project areas with an initial grant of \$3,000 for architectural services and a discount of up to 90% for actual improvements to the façade of their commercial buildings (not to exceed \$25,000). Eligible improvements include exterior painting, window replacement, and installation of new signs, landscaping and demolition.

- **Sewer Treatment Rate Incentive**

Program to help local businesses with large water and sewer consumption partially offset the costs of operating cleaner by reducing the volume and strength of generated emissions. The City can offer qualified companies up to a 50% rebate on the purchase of pretreatment equipment not to exceed \$50,000 per year upon submission of a cost/benefit analysis for equipment purchases and verification of reductions through the City's monthly treatment reporting process.

- **Commercial Building Fee Deferral**

Allows for the deferral of certain development impact fees including TUMF, Traffic Signal Mitigation Fee, Local Traffic Impact Fee and Regional and Local Park fees until the project is complete to help create positive cash flow for development projects through the savings of "carrying costs" for borrowed money spent on non-construction related activities.

- **Utility User Tax Rebate**

This program supplements the Economic Development Rate for businesses that qualify by rebating 100% of the companies Utility Users Tax for years three and four of the program or in years one and two for those that do not qualify under the Economic Development Rate. UUT is 6.5% of the customer's utility bill.

Utility Incentives

For commercial and industrial businesses seeking to expand or relocate to the City of Riverside, Riverside Public Utilities will customize the following business incentives to suit your unique business objectives:

- **Air Conditioning Incentives**

Incentives for the replacement or first-time purchase on new high-efficiency air conditioners or heat pumps

- **Custom Energy Technology Grants**

Provides business electric customers the opportunity to request funds for research and development, demonstration of energy efficiency, energy conservation, and investment in renewable energy resource technology projects

- **Energy Innovation Grants**

Funding for research, development and demonstration programs that are designed to advance science or technology in electric related projects

- **Energy Management Systems**

Incentives to install an Energy Management System (EMS) to monitor and control energy load.

- **Energy Star Rated Product Incentives**

Provides incentives for business electric customers to purchase new high-efficiency Energy Star rated appliances

- **Energy & Water Technical Assistance Services**

Offers free technical assistance for utility customers through the completion of a comprehensive energy/water audit

- **LEED Construction Incentives**

Incentives for new construction projects to follow Leadership in Energy and Environmental Design (LEED) guidelines, and pursue LEED-certified designation

- **Lighting Incentives**

Incentives for business electric customers to replace or purchase new indoor energy-efficient lighting

- **Commercial Building Construction Incentives**

Incentives for new construction projects that exceed the energy efficiency Title 24 baseline

- **Photovoltaic Incentives**

Incentives for business electric customers to install solar electric systems and reduce their energy demands

- **Premium Motors Incentives**

Incentives for the replacement or purchase of new premium motors

- **Pool & Spa Pump Incentives**

Incentives for the replacement of existing inefficient pool and spa pumps with new energy-efficient pumps such as variable-speed or multi-speed pumps

- **Shade Tree Incentives**

Incentives for business electric customers to plant shade trees in locations around their business to help save on summer cooling costs

- **Thermal Energy Storage & Feasibility Study Incentives**

Incentives for the installation of a thermal energy storage or off-peak cooling system

- **Water Use Efficiency Incentives**

Incentives for businesses to use water-efficient technologies such as “smart” irrigation controllers and other qualifying equipment

For more information regarding incentives offered by Riverside Public Utilities, please call 951.826.5485 or www.RiversidePublicUtilities.com.

Business Phone Book

City of Riverside

Airport	951.351.6113
City Council	951.826.5991
City Manager	951.826.5553
City Clerk	951.826.5557
Community Development	951.826.5649
Development Department.....	951.826.5649
Fire.....	951.826.5321
General Information (311).....	951.826.5311
Human Resources	951.826.5808
Mayor's Office	951.826.5551
Parks, Recreation and Community Services	951.826.2000
Police	951.826.5700
Public Utilities	951.826.5781
Public Works	951.826.5341

County of Riverside

Assessor's Office.....	951.955.6200
Board of Supervisors	951.955.1060
Department of Environmental Health	951.358.5172
Economic Development Agency.....	1.800.984.1000
Transportation & Land Management Agency	951.955.4608
Treasurer/Tax Collector	951.955.3900

Chambers of Commerce

African American Chamber of Commerce	909.888.0017
Greater Riverside Hispanic Chamber of Commerce	951.286.6000
Greater Riverside Chambers of Commerce.....	951.683.7100

K-12 Education

Alvord Unified School District	951.509.5000
Riverside County Office of Education	951.826.6530
Riverside Unified School District	951.788.7135

Colleges/Universities

California Baptist University.....	951.689.5771
La Sierra University	951.785.2000
Riverside Community College	951.222.8000
University of California, Riverside	951.827.1012

Utility Providers

Broadband/Internet

AT&T (DSL/fiber)	866.722.3425
Charter Communications.....	888.438.2427
Verizon	800.837.4966

Cable

Charter Communications.....	888.438.2427
Direct TV (Satellite).....	888.777.2454

Electricity

Riverside Public Utilities - Business Customer Service	951.782.0330
Riverside Public Utilities - Emergency Services.....	951.782.0330
Riverside Public Utilities - Meter Installation.....	951.826.5285
Riverside Public Utilities - Business Incentive Programs.....	951.826.5485

Sewer

City of Riverside	951.351.6140
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Solid Waste

City of Riverside	951.826.5311
County of Riverside.....	951.486.3200

Telephone

AT&T - Customer Support.....	866.283.3935
Verizon (Orangecrest and Sycamore Canyon areas).....	800.837.4966

Water

City of Riverside Business/ Residential Customer Service.....	951.782.0330
City of Riverside Water Emergency Services	951.782.0330
Eastern Metropolitan Water District	951.928.3777
Western Metropolitan Water District	951.571.7100

Natural Gas

Southern California Gas Company.....	800.427.2000
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Riverside County Workforce Development Center

[Riverside County Workforce Development Center](#)

951.955.3100

1325 Spruce Street

Riverside, CA 92507

www.rivcoeda.org

Contact: Wendy Merlino, Business Services Representative

The Riverside County Workforce Development Center offers businesses a variety of employment and training services and incentives that will save your business time and money. The Workforce Development Center assists businesses and individuals with all facets of employee recruitment and training.

[State of California Employment Development Department \(EDD\)](#)

951.955.3100

1325 Spruce Street

Riverside, CA 92507

www.edd.ca.gov

Contact: Lance Sayavong, Employment Specialist

The State of California's EDD's main focus is assisting with the various needs of small business employers. Programs available through the EDD that benefit small businesses include:

- local/regional/state labor markets
- electronic databases of job-ready applicants
- seminars on current labor conditions
- labor law
- personnel issues
- employment tax & payroll reporting requirements

Employer Services

951.955.3100

1325 Spruce Street

Riverside, CA 92507

www.rivcoeda.org

- **On-the-Job Training (OJT)**

Contact: Diana Martinez at 951.955.8902

On-the-Job Training allows a business to hire and train a new employee in the basic skills necessary to perform the job while working in the job. A business can receive up to 50% of the employee's wages to help offset the cost of training and the loss of productivity. Funds are not available for temporary or seasonal positions or jobs which are based on commission or piece work.

- **Employment Training Panel Funds (ETP)**

Contact: Wendy Merlino at 951.955.9742

A state funded program that allows manufacturing, distribution, logistics and transportation companies to implement a customized training program to upgrade the skills of their workforce at low to no cost. ETP is here to assist you in making your employees and company more productive to meet global competition. Funds are only available for full-time (minimum of 35 hours per week) employees and on the job a minimum of 90 days prior to the start of training.

- **Workforce Opportunity Tax Credit (WOTC)**

Contact: Wendy Merlino at 951.955.9742

The Workforce Opportunity Tax Credit (WOTC) is a Federal tax credit incentive that allows you to take a one-time tax credit for hiring an individual who meets certain criteria. Currently, a business can earn up to \$9,000 per qualified employee.

Business Services

951.955.3100

1325 Spruce Street

Riverside, CA 92507

www.rivcoeda.org

- **Business Analysis**

Business Solutions Consultants will help you assess your business and workforce needs

- **Business Resources and Referrals**

A wide variety of resources and referrals to assist your business

- **Recruitment Services**

Assistance to find skilled, qualified candidates includes pre-screening, candidate assessment, and testing as well as posting job openings

- **Hiring Incentive Programs**

Assistance to help you offset the costs of training new employees or retraining your existing employees

- **Outplacement Services**

Resources and referrals for businesses and workers affected by a lay off or closure

- **Labor Market Services**

Access information about labor market trends, statistics, economic and demographic data

- **Human Resource Info**

Find information on HR-related topics, such as news, trends, employee policies, and problem resolution

- **Government Resources**

Find information on federal programs such as OSHA, Social Security, IRS, wage reporting, labor statistics and commerce

- **Tax Incentives**

Find out if you qualify for local, state or federal tax incentives; Welfare To Work, Work Opportunity Tax Credits, and Hiring Incentives to Restore Employment (H.I.R.E.)

Export/Trade Promotion

[International Trade Administration \(ITA\)](#)

909.466.4138

United States Department of Commerce
2940 Inland Empire Boulevard, Suite 121
Ontario, CA 91764

www.buyusa.gov/inlandempire

Contact: Eduard Roytberg, Senior International Trade Specialist

To increase trade and investment, ITA helps U.S. companies navigate foreign markets. ITA helps educate companies about how to tailor their activities to the specific market with respect to their product slate, financing, marketing, assembly and logistics. While the United States exports more than any other country, making that first export can still be a daunting challenge for a small or medium sized business. ITA helps equip those businesses with the knowledge and tools they need to meet that exporting challenge, and by extension, promote the trade and investment that expands the economy.

[U.S. Census Bureau- Foreign Trade](#)

818.267.1700

Los Angeles Regional Office
15350 Sherman Way, Suite 400
Van Nuys, CA 91406

www.census.gov/foreign-trade

The U.S. Census Bureau's Foreign Trade program is the official source for information on U.S. export and import statistics, export regulations, commodity classifications and other trade related topics as they are responsible for issuing regulations governing the reporting of all export shipments from the United States. Private businesses and trade associations can use this information for domestic and overseas market analysis, and industry-, product-, and area-based business planning.

[Riverside County Office of Foreign Trade](#)

951.205.0749

3403 10th Street, Suite 300
Riverside, CA 92501

www.rivcoeda.org/oft.usa.ca

Contact: Tom Freeman, Commissioner of Foreign Trade

Email: tomfreeman@rivcoeda.org

The Riverside County Office of Foreign Trade (OFT) serves both the business community and governmental bodies with export and import assistance. The OFT serves as a link to developing and existing markets overseas, including the United States Export Assistance Centers, Foreign Agricultural Services, United States Chambers of Commerce operating abroad, United States Commercial Service, Foreign Trade Offices, and investors from other nations. The OFT offers financial assistance for exporters thru the Ex-Im Bank, working capital via its ED 5 Regional Centers, and assistance in locating foreign direct investment.

Additionally, help is available for export assistance in 180 countries around the globe, and the OFT has established formal relationship with numerous countries.

[Center for International Trade Development \(CITD\)](#)

714.564.5414

2323 North Broadway, Suite 328

Santa Ana, CA 92706

www.santaanacitd.org

Contact: Jetza Torres, Director

Email: torres_jetza@rscsd.edu

The mission of the CITD initiative is to advance California's economic development and global competitiveness by providing quality training and services to small- and medium-sized enterprises that are potential or current exporters or importers. Most services are free.

[World Trade Center Association \(WTC\)](#)

213.680.1888

350 South Figueroa Street, Suite 272

Los Angeles, CA 90071

www.wtca-lalb.org

Contact: Vance Baugham, President/CEO

The WTC Association is the globe's largest business membership organization, with over 750,000 member companies in 80 countries worldwide. California's WTC provide a variety of trade services to companies, with a focus on export and import counseling for small businesses. WTCs organize a variety of events, including networking mixers, trade education seminars, trade missions and meetings with inbound foreign business delegations.

[Export-Import Bank of the United States \(Ex-Im Bank\)](#)

858.467.7035

9449 Balboa Avenue, Suite 111

San Diego, CA 92123

www.exim.gov

Contact: Sandra Donzella, Senior Business Development Officer

The Ex-Im Bank is the official export credit agency of the United States. Ex-Im Bank's mission is to assist in financing the export of U.S. goods and services to international markets. The export credit agency enables U.S. companies — large and small — to turn export opportunities into real sales that helps to maintain and create U.S. jobs and contribute to a stronger national economy. Ex-Im Bank provides working capital guarantees (pre-export financing), export credit insurance and loan guarantees and direct loans (buyer financing). On average, 85% of their transactions directly benefit U.S. small businesses.

Business Resources

Business Improvement Districts

The Downtown Business Improvement District (called "BID") is an area within the City of Riverside, roughly a mile square, bounded by Vine Street/91 Freeway and Brockton Avenue, 14th Street and Third Street. Businesses within the BID pay a levy equal to 100 percent of their business tax to fund these activities and programs.

- [Riverside Downtown Partnership \(RDP\)](#)

951.781.7339

Contact: Janice Penner, Executive Director

The RDP is a not-for-profit organization that partners with the City of Riverside, Redevelopment Agency, other not-for-profit organizations, Downtown retailers, Downtown businesses and fellow Downtowners whose joint mission it is to promote and enhance the quality of life in Downtown Riverside.

- [Arlington Business Partnership](#)

951.509.1100

Contact: Teresa Rosales, Executive Director

The Arlington Business Partnership represents and promotes Arlington businesses with the primary purpose to stimulate the local economy and initiate improvement projects, thus creating a sense of pride for all who live, work and do business in Arlington.

[California Manufacturing Technology Consulting \(CMTC\)](#)

310.263.3088

www.cmtc.com

Contact: Patti Anthony, Executive Assistant

CMTC's non-profit organization provides manufacturing and distribution consulting services which improve California's Industrial base and our state's economic vitality. CMTC's organizational culture of "hands-on consulting," delivered by an exceptionally experienced team with proven capabilities, provides unique client value with industry specific services that offer tailored, practical solutions for manufacturing and technology related industries.

[Inland Empire Economic Partnership \(IEEP\)](#)

909.888.9011

201 A North E Street

San Bernardino, CA 92402

www.ieep.com

Contact: Paul Granillo, President/CEO

The Inland Empire Economic Partnership is dedicated to helping create a two-county region voice for businesses and residents. By partnering with key divisions, such as The Inland Empire Film Commission and the Inland Empire Small Business Development, the IEEP aims to assist in addressing the vast region's many needs.

[Inland Empire Center for Entrepreneurship \(IECE\)](#)

909.537.3708

5500 University Parkway

San Bernardino, CA 92407-2397

www.iece.csusb.edu

Contact: Michael Stull, Director

In the local community, IECE meets the needs of small business owners and entrepreneurs by offering specialized assistance programs that provide mentoring and consulting services, entrepreneurial training programs, and student internship resources that will help them achieve greater levels of success in their business ventures.

[Inland Empire Small Business Development Center \(SBDC\)](#)

951.781.2345

1650 Spruce Street, Suite 500, 5th floor

Riverside, CA 92507

www.iesmallbusiness.com

Contact: Vincent McCoy, Executive Director

The Inland Empire SBDC offers comprehensive programs to assist business owners in Riverside. The center offers free or low-cost business consulting, business workshops and seminars, and a small business library/computer lab.

[Inland Empire Women's Business Center \(IEWBC\)](#)

909.890.1242

202 E. Airport Drive, Suite 100

San Bernardino, CA 92408

www.iewbc.org

Contact: Michelle Skiljan, Executive Director

The Women's Business Center supports entrepreneurial women as they begin and grow their businesses. The Women's Business Center provides educational programming, access to capital, advocacy, networking opportunities, one-on-one counseling and workshops.

[Service Corps of Retired Executives \(SCORE\)](#)

951.683.7100

3985 University Avenue

Riverside, CA 92501

www.score.org

www.score.org/hispanic.html

Contact: Tom Evans, Business Counselor

SCORE, “Counselors to America’s Small Business,” is America’s premier source of free and confidential small business advice for entrepreneurs. SCORE is a 13,000 member volunteer program sponsored by the U.S. Small Business Administration (SBA). The program matches volunteer retired executives with small businesses that need expert advice at no cost.

Inland Empire Asian Business Association

951.808.7063

109 E. 11th Street, Suite E

Corona, CA 92879

leaba.org

Contact: Rachel Rola, President

Founded in 2009, the Inland Empire ABA is a non-profit, membership based organization. The Association finds their roots in the long history of the Asian Business Association, started in 1976, to proactively assist Asian Americans gain access to economic opportunities and advancement. They facilitate the growth of our member businesses by providing networking events, training programs and promoting business opportunities.

Minority Business Development Agency Business Center (MBDA BC)

951.637.7354

6820 Airport Drive

Riverside, CA 92504

www.mbda.gov

Contact: Irma Flores, Director of Government & Public Relations

The MBDA BC provides procurement and finance assistance to minority business enterprises (“MBEs”) in Riverside. Its primary objective is to assist MBEs by identifying opportunities for increased sales and revenues, securing financial capital needed to start or expand a business, resolving key operational issues hindering the success of the business, and providing business education and training on important business topics.

National Association of Women's Business Owners - Inland Empire Chapter (NAWBO-IE)

www.nawbo-ie.org

Contact: Hilda Kennedy, IE Chapter President 2011-2012

NAWBO-IE sits in the center of the fastest growing Counties in the country - both San Bernardino and Riverside Counties, and covers more square miles than any chapter in the country. NAWBO-IE is one of nine chapters in the State of California and is an integral part of NAWBO-CA. With more than 92,000 businesses in the Inland Empire headed by women as Presidents or 50% partners, NAWBO-IE seeks to be the premier organization for women business owners in the Inland Empire. Established 14 years ago, our goal is to promote and enhance the growth and profitability of our member businesses. Our vision and objective is to unite women business owners in the Inland Empire for profit, influence and community!

Riverside Community College District – Office of Economic Development

951.571.6474

152 East Sixth Street

Corona, CA 92879

www.rccdextension.com

Contact: Vevesi Save, Economic Development Assistant

Whether your company needs training workshops or other services, RCCD Office of Economic Development can help address your needs in an efficient and time effective manner. They provide tailor-made services to improve employee performance. This customized approach supports your business in today's competitive marketplace by increasing the knowledge and skill of your employees. RCCD Office of Economic Development offers your business a full-service consulting program.

• The Procurement Assistance Center

951.571.6442

152 East Sixth Street

Corona, CA 92879

www.rccpac.com

Contact: Julie Ann Padilla, Director

Email: Julie.Padilla@rcc.edu

The Procurement Assistance Center (PAC) offers assistance to businesses interested in marketing their products and/or services to federal, state and local government agencies. These complimentary services include counseling, assistance with registrations and certifications; identify opportunities through bid matching and informative workshops.

• TriTech Small Business Development Center

951.571.6477

152 East Sixth Street

Corona, CA 92879

Tritechsbdc.com

Contact: Mark Mitchell, Director

Email: Mark.Mitchell@rcc.edu

TriTech SBDC is for business owners and entrepreneurs who want to turn their ideas into viable businesses. TriTech provides training, high-level consulting, and referrals that empower the client to succeed. Unlike other professional firms motivated by profit margins, TriTech has assembled complementary, personalized business assistance in a confidential, one-on-one setting that result in major economic impact.

UC Riverside Extension

951.827.4105

1200 University Avenue

Riverside, CA 92507

www.extension.ucr.edu

Contact: Susan Almeida, Custom Programs Manager

Email: bet@ucx.ucr.edu

UCR Extension is the continuing education branch of the University of California, Riverside. Your employees can choose to enroll in one of more than 90 certificate programs, all of which offer concentrated study in specific fields. The certificate program is a sequence of courses aimed at helping your employees gain practical instruction to stay current with new developments in their field, qualify for a new job, compete for a promotion or change careers completely.

Chambers of Commerce

Greater Riverside Chambers of Commerce

951.683.7100

3985 University Avenue

Riverside, CA 92501

www.riverside-chamber.com

Contact: Cindy Roth, President/CEO

The Greater Riverside Chambers of Commerce has been providing comprehensive business seminars and programs to the local business community for more than 100 years. Chamber members enjoy a wide variety of services and networking opportunities. There are six chamber divisions serving the greater Riverside area. Specialized programs include: International Trade Assistance, Government Procurement Assistance, access to customized training, extensive health and worker's compensation benefits, free notary service, business statistics, demographic and population information, discounted liability and property insurance, discounted medical/dental/vision insurance and discounted credit union membership.

Greater Riverside Hispanic Chambers of Commerce

951.286.6000

P. O. Box 5872

Riverside, CA 92517

www.grhcc.org

Contact: Lorraine Saint, Executive Director

The Greater Riverside Hispanic Chambers of Commerce fosters economic development by cultivating business relationships of mutual benefit, advocating for laws and regulations that benefit Hispanic-owned businesses and the Hispanic community, and seeking opportunities that stress the importance of education. Membership benefits include event sponsorship opportunities, Web site exposure, business resources, networking opportunities and participation on various boards.

Inland Empire African American Chambers of Commerce

909.888.0017

255 North D. Street, Suite 303

San Bernardino, CA 92401

www.ieafricanamericanchamber.com

Contact: Carl Dameron, President

The mission of the Inland Empire African American Chambers of Commerce is to promote the economic and professional development of African-American-owned businesses. Membership benefits include networking opportunities, newsletter advertising, promotional opportunities, individual business consulting, access to corporate contracts and various special events.

Government Contracting

The U.S. government is the world's largest buyer of products and services. Purchases by military and civilian installations amount to nearly \$200 billion a year, and include everything from complex space vehicles to janitorial services to cancer research. In short, the government buys just about every category of commodity and service available. Selling goods and services to the government can be interesting and lucrative work.

Doing Business with the City of Riverside

[Business Contracting and Procurement](#)

951.826.5561

3900 Main Street, 6th Floor

Riverside, CA 92522

www.riversideca.gov/finance/purchase.asp

Contact: Art Torres, Purchasing Services/ Risk Manager

The City processes nearly \$75 million (\$25 million in goods and services and \$50 million in Public Works projects) in orders and contracts annually. Services utilized include but are not limited to janitorial services, security services, landscape maintenance, printing, temporary staff services, air travel services and courier services. Public projects include street repairs, special studies and construction of buildings, engineering, geo-technical and environmental services. To be part of the competitive bidding process the City has easy electronic access to the official Bidders List.

Doing Business with the County of Riverside

[Riverside County Purchasing](#)

951.955.4937

2980 Washington Street

Riverside, CA 92504

www.purchasing.co.riverside.ca.us

Contact: Lisa Boerner, Senior Procurement Contract Specialist

The County of Riverside is constantly looking for suppliers of varied goods and services it procures. In order to bid on County jobs, your company must become a registered vendor. Your company can become a registered vendor and view current bidding opportunities through the County of Riverside's Purchasing Division website.

Doing Business with the State of California

EProcurement Division

916.375.4400

Department of General Services

707 3rd Street

West Sacramento, CA 95605

www.dgs.ca.gov

EProcurement is the new portal for the California State Contracts Register (CSCR), the State Contracting and Procurement Registration System (SCPRS), and the statewide Leveraged Procurement Agreements (LPAs). It is your one-stop information source for State of California contracting opportunities. The CSCR connects business to government, providing an easy-to-use, online publication which lists services and construction contract over \$5,000, commodity contract over \$50,000 and IT goods contracts over \$100,000.

California Governor's Office of Business and Economic Development (GO-Biz)

916.322.0694

1400 10th Street, 2nd Floor

Sacramento, CA 95814

www.business.ca.gov

GO-Biz is a comprehensive information resource tailored to answer questions regarding working with the state of California. They provide the answers to those difficult questions that arise when you're starting a business, looking to expand, or need to navigate through the permit and regulatory channels of government. They offer personal assistance through business specialists, and offer a CalGOLD database to assist in the locating of permits you need.

Contracting Programs to assist Small Businesses

[U.S. Small Business Association \(SBA\) Procurement Center](#)

818.552.3297

330 North Brand Blvd., Suite 1200

Glendale, CA 91203

www.sba.gov/category/navigation-structure/contracting

Contact: Aaron Parra, Jr., SBA Procurement Center Representative (PCR)

- [Prime Contracts Program](#)

Through the Prime Contracts Program, the SBA helps to increase small business' share of government contracts. SBA Procurement Center Representatives (PCRs) work to expand contracting opportunities for small businesses by reviewing contracting strategies and actions, reviewing prime contractors' subcontracting plans, recommending contracting sources, and providing one-to-one counseling and training to small businesses seeking to do business with the federal government.

- [Natural Resources Assistance Program](#)

The federal government sells large quantities of natural resources and surplus real and personal property authorized for sale in accordance with public law. SBA cooperates with other federal agencies to channel a fair share of the property and resources to small businesses.

- [Contract Assistance for Women Business Owners](#)

The U.S. Small Business Administration has implemented the Woman-Owned Small Business Federal Contract Program to increase federal contracting opportunities for women-owned small businesses (WOSB) and economically disadvantaged women-owned small businesses (EDWOSB) to successfully compete in the federal marketplace.

- [Business Matchmaking Initiative](#)

Website: www.businessmatchmaking.com

The SBA, Hewlett-Packard's HP Small Business Foundation, and SCORE have joined together to offer a highly successful Business Matchmaking Initiative that includes an innovative, nationwide 24-7 online business matchmaking and counseling component.

Business Matchmaking, a public-private sector contracting initiative, offers a forum for small businesses to meet face-to-face with purchasing representatives from federal, state and local government agencies along with some of the country's largest corporations to discuss potential contracting opportunities. Business Matchmaking empowers small businesses to grow and succeed through training and one-to-one counseling. These events are conducted in key cities across the country; bringing together approximately 5,000 small business owners with hundreds of public and private sector buyers.

Licensing & Permits

If you are planning to conduct business in the City of Riverside you must obtain a City of Riverside business license. If you are starting a new business, you must also check to see if you need to record a Fictitious Business Name or if you require a State Reseller's License. Businesses that aren't physically located within the city limits may also be required to obtain a City of Riverside business license. For detailed information on the City's business tax, licenses and regulations, please review the City's Municipal Code.

Depending on the type of business you conduct, you may be required to interact with more than one City department to acquire a business license. For example, your business facility may require City electric or water services, zoning or building code approval, or the services you provide may require special licenses.

Licensing/Permits Contacts:

Alcohol Beverage Control.....	951.782.4400
www.abc.ca.gov	
Better Business Bureau.....	909.825.7280
www.labbb.org	
Business License.....	951.826.5465
www.riversideca.gov/finance/license.asp	
CA Franchise Tax Board.....	800.852.5711
www.ftb.ca.gov	
CA State License Board.....	800.321.2752
www.cslb.ca.gov	
Employer Identification Number.....	800.829.4933
www.irs.gov/businesses/small/article/0,,id=98350,00.html	
US Treasurer.....	202.622.2000
www.ustreas.gov	
Fictitious Business Name Statement.....	951.486.7000
http://fbn.asrclkrec.com	
US Food & Drug Administration.....	888.INFO.FDA
www.fda.gov	
Food Worker Certification.....	951.358.5172
www.rivcoeh.org	
IRS Forms Distribution Center Western Division.....	800.829.3676
www.irs.gov/formspubs/	
OSHA: (Indoor Air Pollution).....	916.263.5765
www.osha.gov	
OSHA Consultation.....	1.800.963.9424
www.dir.ca.gov/DOSH/consultation.html	
Restaurant Inspection/Certification.....	951.358.5172
www.rivcoeh.org	
Sales Tax – Resale Permit.....	951.680.6400
www.boe.ca.gov	
South Coast AQMD.....	909.396.2000
www.aqmd.gov	
Workers Compensation	951.782.4347
www.countyofriverside.us	

Financing Your Business

Many growing businesses and start up companies lack the capital to expand and succeed in the local business market. The following loan programs can help inject the necessary capital into your company to strengthen your chances for success.

Bond and Loan Options

[County of Riverside Economic Development Agency \(EDA\)](#)

951.955.8916

3403 10th Street, Suite 500

Riverside, CA 92501

www.rivcoeda.org

Contact: Rob Moran, Economic Development Manager

- [Tax-Exempt Industrial Development Bond](#)

The EDA provides tax-exempt Industrial Development Bond (IDB) financing to manufacturing businesses. IDBs allow private sector companies to borrow at below-market interest rates and are relatively simple to apply and qualify for. The annualized cost for most borrowers is 2% - 30% below conventional financing alternatives.

- [Recycling Market Development Zone Loans](#)

The California Integrated Waste Management Board offers a low-interest revolving loan fund to provide direct loans to businesses that use post-consumer or secondary waste materials to manufacture new products. The loan proceeds available may be used for up to 75% of the project cost with a maximum loan amount of \$2 million. Interest rates are fixed for the term of the loan and are set by the Board of Supervisors semi-annually.

Small Business Loan Options

[U.S. Small Business Administration \(SBA\)](#)

714.560.7450

Santa Ana District Office

200 W Santa Ana Blvd. Suite 700

Santa Ana, CA 92701

www.sba.gov/category/navigation-structure/loans-grants

In Spanish at www.sba.gov/espanol

Contact: Stephen Leung, Lender Relations Specialist

- [7\(a\) Loan Program](#)

The 7(a) Loan Program is the SBA's primary business loan program. It is the largest of the agency's non-disaster financial assistance programs due to its loan size, allowable uses, and funding availability. This program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs. To qualify for the SBA guaranty, a small business must meet the lender's criteria and the 7(a) requirements. In addition, the lender must certify that it would not provide this loan under the proposed terms and conditions unless it can obtain the SBA guaranty. If the SBA agrees to provide a lender with a guaranty, the loan must be eligible, creditworthy and structured under conditions acceptable to the SBA.

- [CDC/504 Program](#)

The 504 Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. Proceeds from 504 loans must be used for fixed asset projects such as: purchasing land and improvements, including existing buildings, grading, street improvements, utilities, parking lots and landscaping; construction of new facilities, or modernizing, renovating or converting existing facilities; or purchasing long-term machinery and equipment. The 504 Program cannot be used for working capital or inventory, consolidating or repaying debt, or refinancing.

- [Micro Loan Program](#)

The Micro Loan Program provides small loans ranging from under \$500 to \$35,000. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the loans directly to entrepreneurs. Proceeds can be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. Interest rates are negotiated between the borrower and the intermediary.

Export Loan Options

U.S. Small Business Administration (SBA)

714.560.7450

Santa Ana District Office

200 W Santa Ana Blvd. Suite 700

Santa Ana, CA 92701

www.sba.gov/category/navigation-structure/loans-grants

In Spanish at www.sba.gov/espanol

Contact: Stephen Leung, Lender Relations Specialist

- Export Working Capital Program (EWCP)

The Export Working Capital Program through the SBA assists lenders in responding to the needs of exporters seeking short-term export working capital. This program assists U.S. exporters in securing loans that facilitate the export of goods or services. The EWCP supports single transactions or revolving credit lines. The maximum dollar amount of an export line of credit under this programs \$1.6 million with a 90 percent guaranty. The maximum amount can be increased to \$2 million through co-guarantee between the SBA and the Ex-Im Bank. Loan maturities are generally for a term of 12 months. The guaranty can be reissued for an additional 12 months through an abbreviated application process.

- International Trade Loan Program

The International Trade Loan program helps small businesses engaging in international trade as well as small businesses adversely affected by competition from imports. This program combines a guarantee for short-term export working capital with a regular term loan. Loans for facilities and equipment can have maturities of up to 25 years and the guarantee fee and interest rate is the same as for any standard 7(a) loans. Loans for the export working capital portion of the transaction are generally for a term of 12 months, and the Borrower negotiates the interest rate and all other fees with the lender. The guaranty fee that the SBA charges is the same as the EWCP for a loan of 12 months.

- Export Express Program

Export Express is the simplest export loan program offered by the SBA. Export Express provides flexibility for both the borrowers and the lenders as lenders can use their own forms and procedures for the loan process and borrowers will receive an answer within 36 hours from SBA. Export Express provides financing up to \$500,000 in the form of a term loan or a line of credit to be used in enhancing a company's development in exports.

[CDC Small Business Finance Corporation](#)

619.243.8639

1650 Iowa Ave, #150

Riverside, CA 92507

www.cdcloans.com

Contact: Susan Lamping, Loan Expert

Email: slamping@cdcloans.com

CDC Small Business Finance offers up to \$35,000 in financing under the SBA Micro Loan Program to new and existing businesses in Riverside and San Bernardino counties. Borrowers are evaluated in the areas of credit, historical cash flow, experience in the industry, and viability of their business plan for new businesses. The SBA Micro Loan Program targets businesses that are owned by women and minorities, and businesses located in low to moderate income areas which demonstrate the capacity to service the requested loan debt from historical earnings or projected revenues.

[AMPAC TriState CDC](#)

909.915.1706

22365 Barton Road, Suite 210

Grand Terrace, CA 92313

www.tristatecdc.ampac.com

Contact: Hilda Kennedy, President

Email: hkennedy@ampac.com

AmPac Tri State CDC is a certified lender for the U.S. Small Business Administration's 504 loan program that seeks to finance the growth of new and expanding businesses throughout the State of California. AmPac is a member of the National Association of Development Companies (NADCO); its board and membership consists of financing specialists experienced in assisting companies with investing in new ideas and cutting edge innovation. AmPac is committed to advocating for businesses seeking to utilize SBA resources and will walk hand-in-hand with businesses throughout the lending process.

• [Riverside Micro Loan Program](#)

Developed through a collaborative partnership between the City of Riverside and AmPac TriState CDC, the Riverside Micro Loan is available to small business owners in the City of Riverside who are seeking micro-growth capital for expansion, relocation costs, major purchases and other business needs. The Micro Loans range from \$5,000 to \$10,000 with interest rates fixed for up to 36 months. To qualify, the business must have existed for at least 6 months in the City of Riverside, project profitability, and have a worthy credit history.

Southern California Reinvestment CDFI

714.918.0886

1650 Iowa Ave, #150

Riverside, CA 92507

www.cdcloans.com

Contact: Stacy Sanchez, Executive Director

Email: ssanchez@cdcloans.com

Southern California Reinvestment CDFI offers commercial development loans up to \$200,000 in Riverside, Orange and San Bernardino Counties. This program is targeted for businesses over one year old that demonstrate professionalism, satisfactory credit and positive cash flow trends but may not qualify for conventional bank loans.

ACCION USA Small Business Loans

619.795.7250

404 Euclid Avenue, Suite 271

San Diego, CA 92114

www.accionsandiego.org

Contact: Iliana Farias, Customer Service Representative

Email: ifarias@accionsandiego.org

ACCION USA is a national, non-profit, community development organization whose mission is to improve the lives of low and moderate income individuals in the United States by providing credit and other financial services. ACCION USA is a member of the largest micro lending network in the United States, which has lent approximately \$150 million to more than 15,000 entrepreneurs since 1991. ACCION USA offers loans from \$500 to \$25,000 with an easy online application, accommodating eligibility criteria, personal service and prompt decisions.